MILLIONAIRE II

THE STOCK MARKET SIMULATION™

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"The best of the new business games."
—Newsweek

"MONOPOLY players, move over!"
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"MILLIONAIRE™ is a fun, complex game and a 'real education in the art of playing the stock market. An excellent simulation of the real thing. Recommended for ages 16 to adult."
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Over 100,000 MILLIONAIRE users, from novices to stock market professionals, have already taken the plunge.

Have fun with millions of dollars. Learn how the stock market works.

The new, improved MILLIONAIRE has these additional features:

- Two player game option
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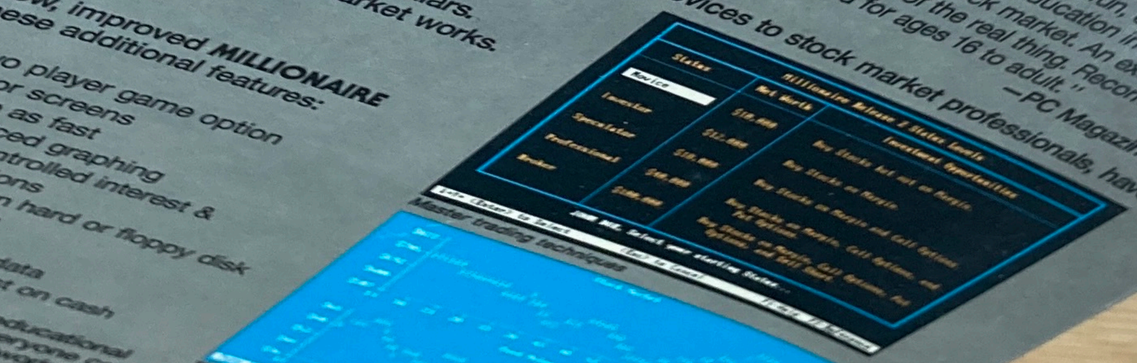
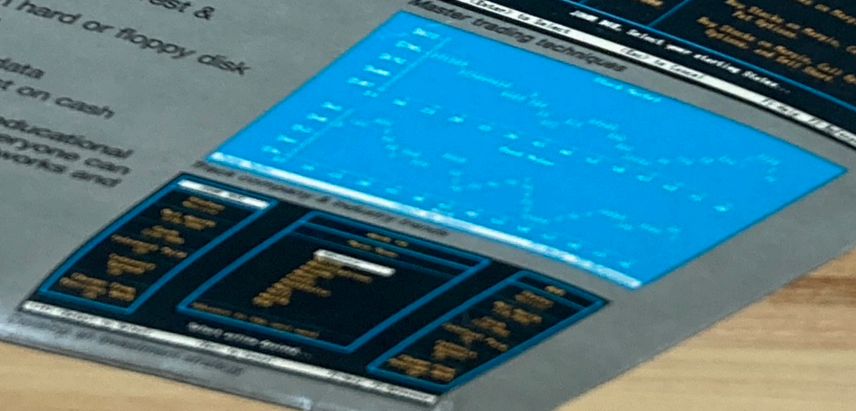
- Twice as fast
- Enhanced graphing
- User controlled interest & commissions
- Operates on hard or floppy disk
- Easier to use
- Short selling
- New company data
- Calculates interest on cash

MILLIONAIRE II is a great educational tool for the whole family; everyone can understand how the market works and how to invest.





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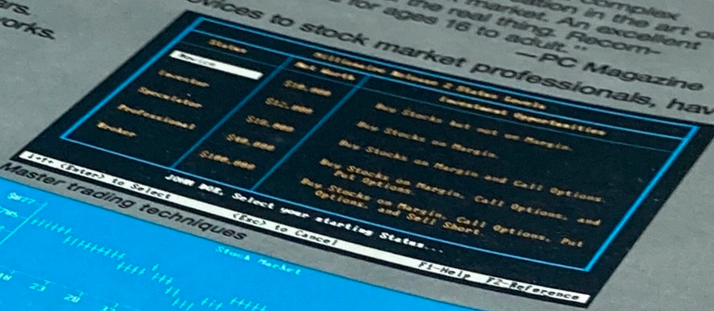

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MILLIONAIRE II
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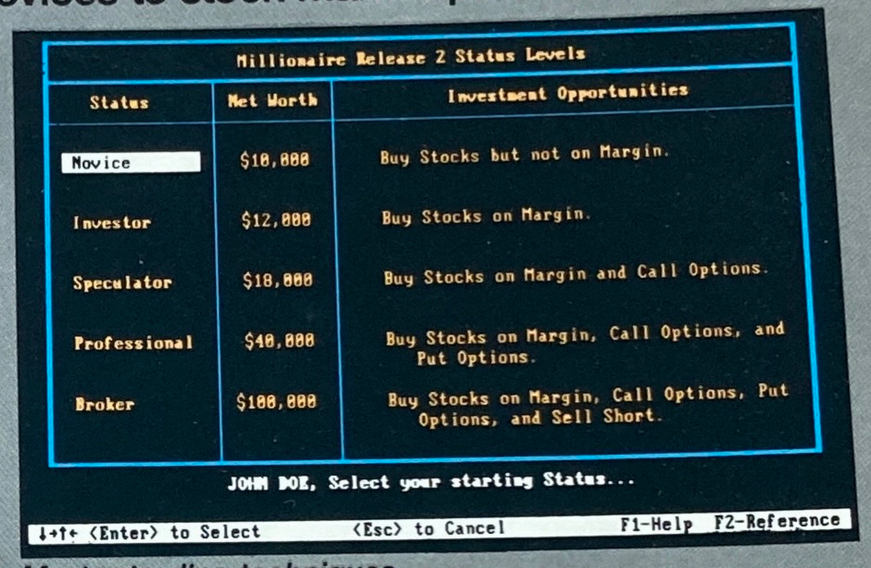

Master trading techniques

The new, improved MILLIONAIRE has these additional features:

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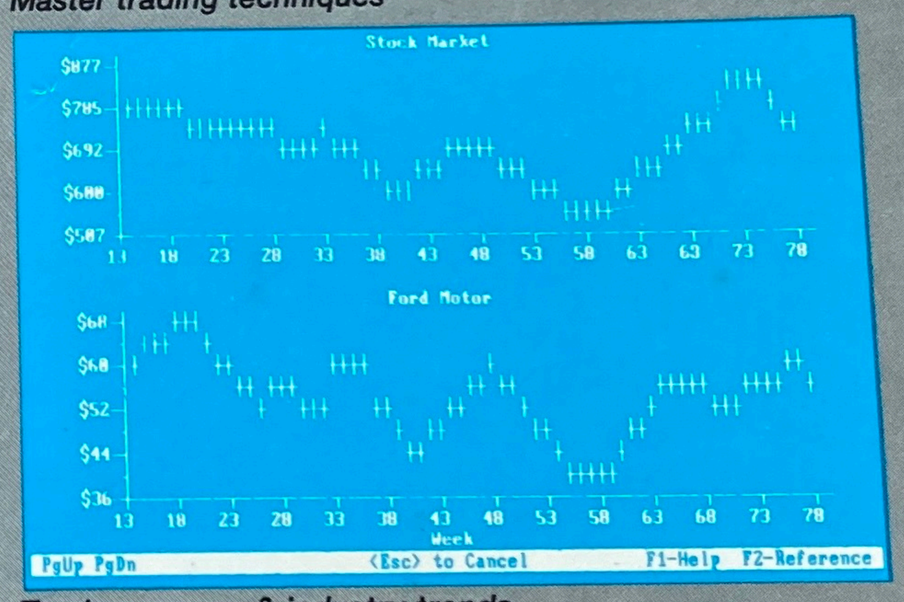

Track company & industry trends

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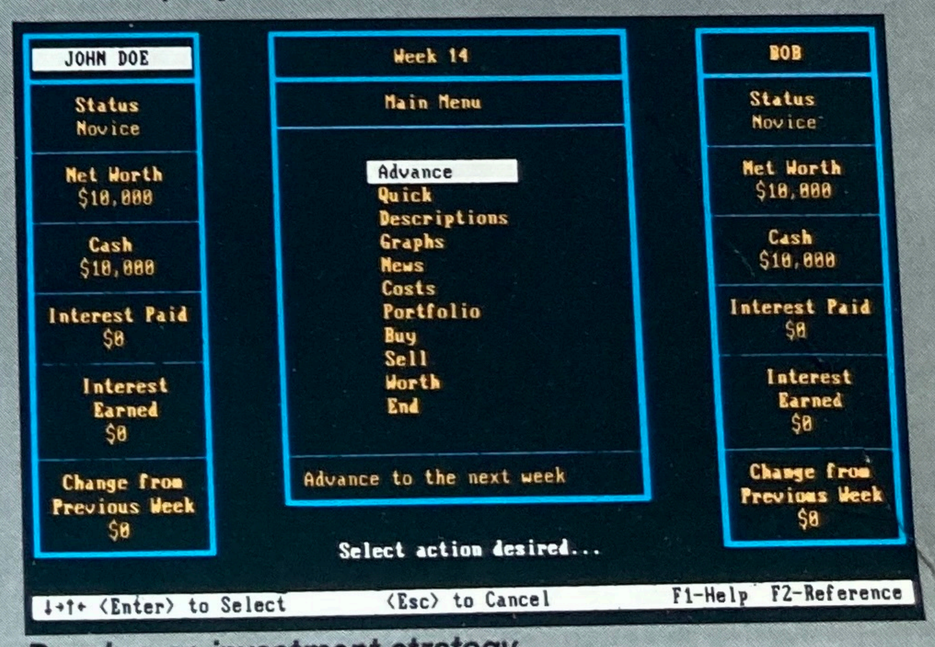

Develop an investment strategy

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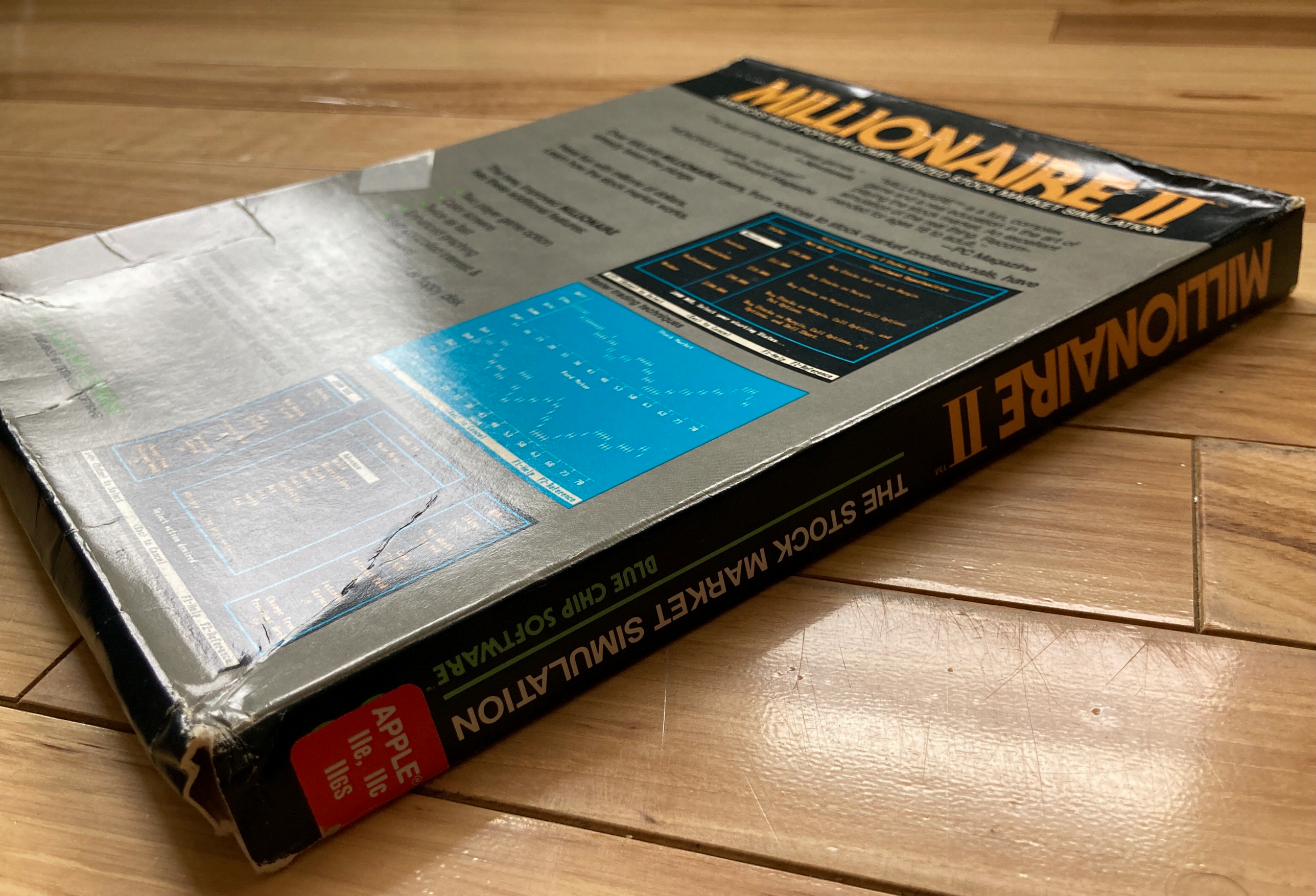

MILLIONAIRE II
MILLIONAIRE II
THE STOCK MARKET SIMULATION
BLUE CHIP SOFTWARE
APPLE
IIe, IIc
IIGS

Britannica Software

Introduce your family to our family.

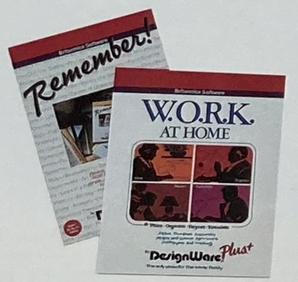
Working, playing, learning or relaxing, The Britannica Software family helps your whole family get more from life.

DesignWare® Plus™

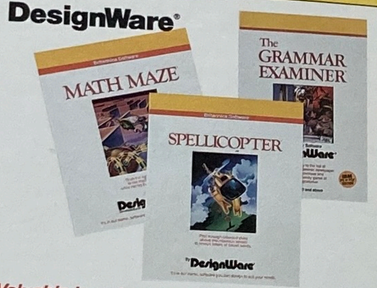
For school, for work, for home, DesignWare Plus makes it easier to handle the serious business of living.

DesignWare Plus is a new approach to software for the family. With DesignWare Plus, adults and children can take care of daily activities easily and efficiently. Designed from the ground up to be easier to use—and more useful—than the alternatives, DesignWare Plus software will find its way into your computer any time you really need to get things done.

- Take care of the business at hand, without getting bogged down by your computer.
- Helps organize, keep track of details—for busy adults and children.



DesignWare®



Valuable learning experiences that are also fun.

Every child has unique learning needs. So DesignWare programs start with each child at his or her own level, then grow with them as their skills grow. DesignWare products challenge players on two levels—academically and in game-playing skills.

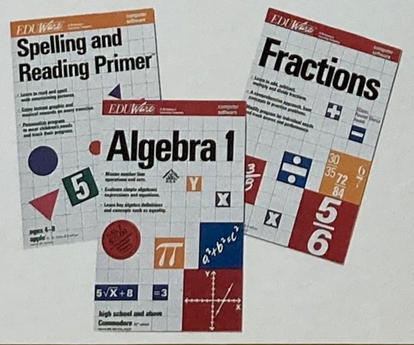
- Game play makes homework fun, encourages success in school.
- Your child learns important "core" subjects—math, spelling, grammar, geography, and more.
- Programs are expandable to contribute to children's success for years to come.
- Easy to use, with simple, straightforward commands.

EduWare®

Don't play games with learning.

EduWare products teach children valuable skills, without leaving out the pure enjoyment that comes from mastering a subject. Because EduWare helps kids with skills they'll need for the future, it's serious stuff—but learning can be fun, without being simplistic.

- Children study at their own pace, skipping what they know, reviewing where they need to.
- Covers all levels in the most important skill areas: spelling through writing, numbers through algebra.
- Comprehensive, step-by-step sessions provide a detailed understanding of subjects.

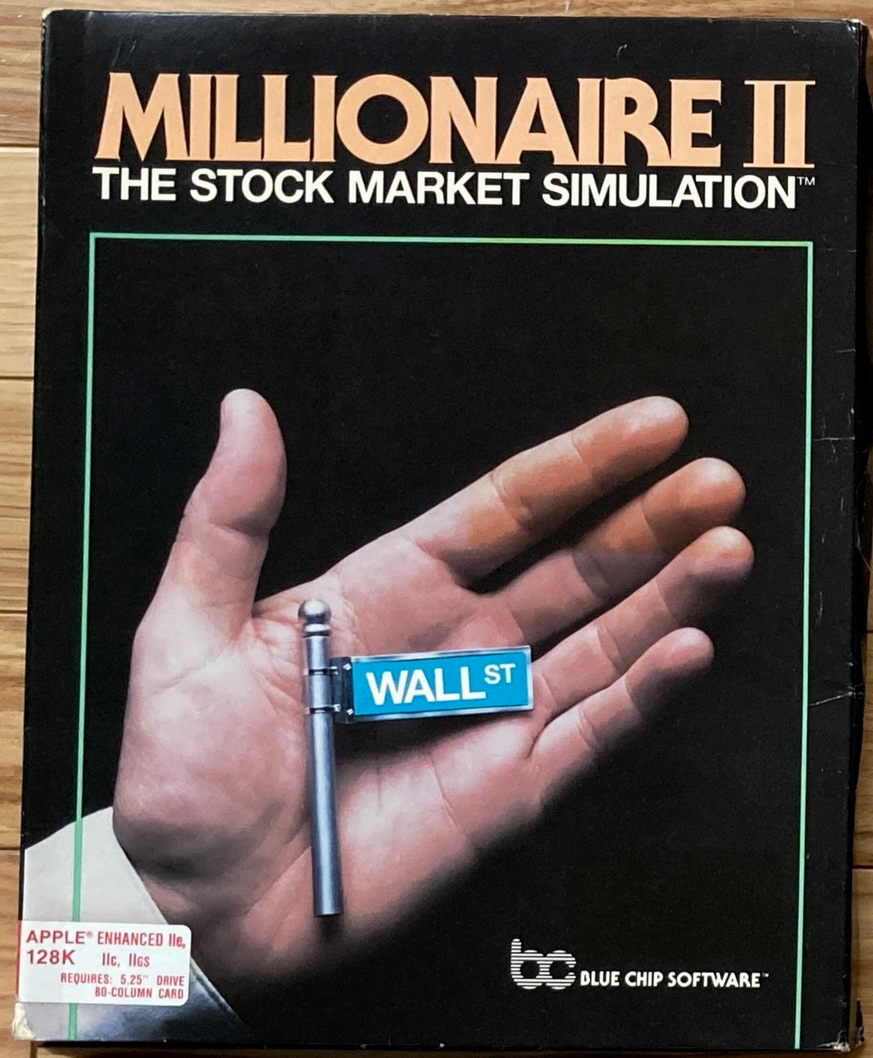


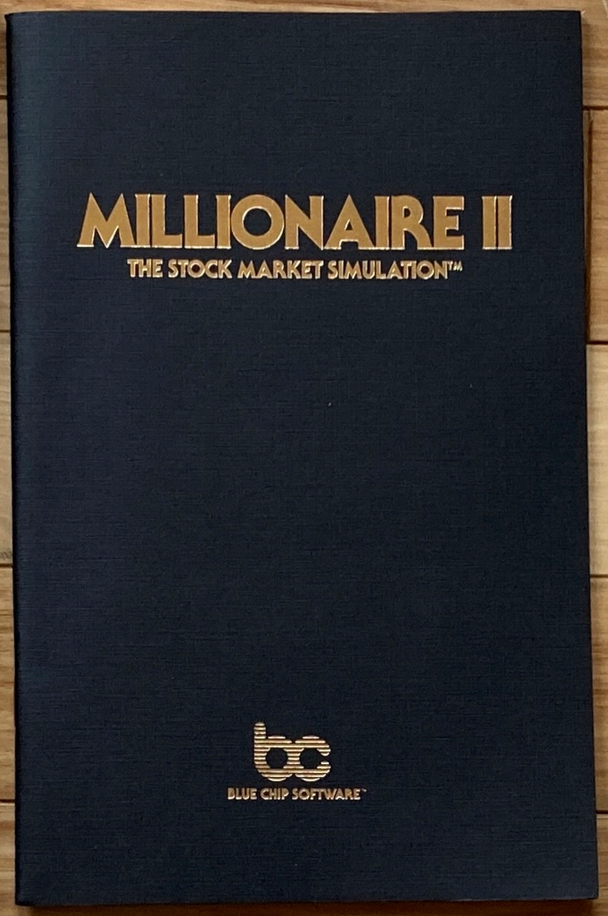
Blue Chip Software™

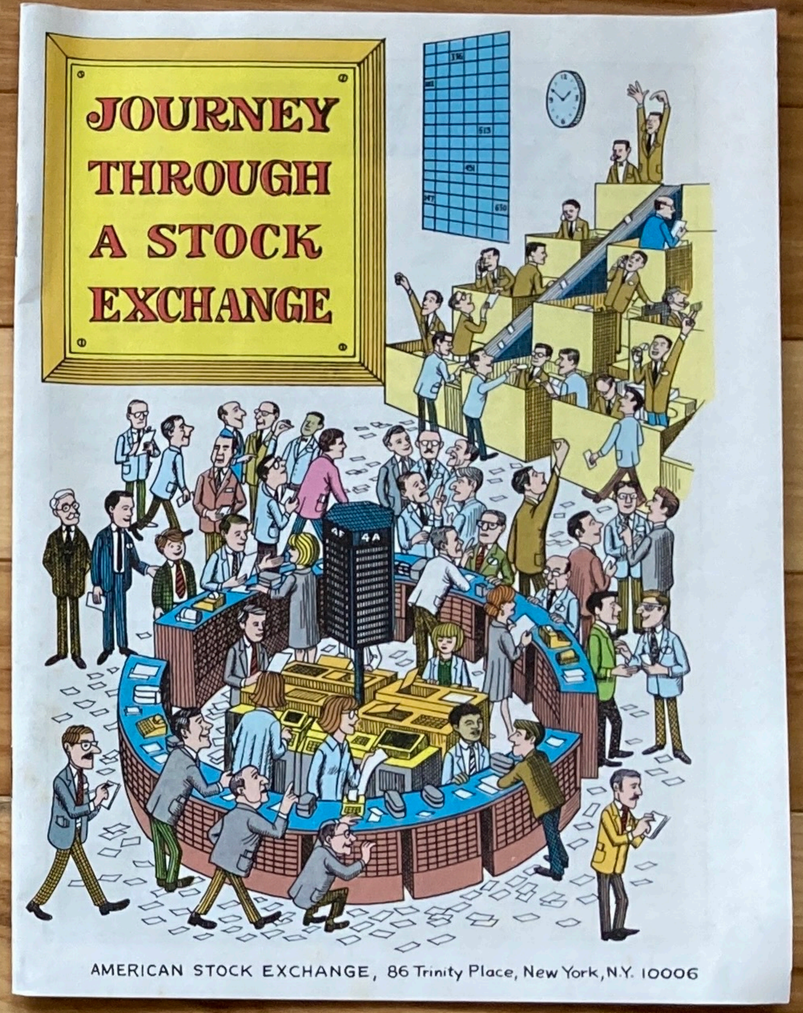
Where would you like to earn your fortune?

In the stock market? Real estate? Commodities? Maybe you'd like to manage your way to the top of a major corporation—or just build your personal investment portfolio. With one of Blue Chip Software's powerful financial simulations you can learn the terms, the mechanics, the financial realities of each market. Blue Chip simulations let you get your feet wet—without taking a financial bath.

- Set goals, make investment decisions, commit resources.
- Simulations factor in weather, geopolitics, strong and weak financial markets, and other realities.
- See the effects of both short and long term strategies.







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THREE REASONS YOU WANT TO COMPLETE AND RETURN THIS CARD TODAY

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(2) Replacement of damaged diskettes after the 90-day warranty period for **only** $12.00*

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These special offers are available to you **if, and only if**, you complete the attached owner registration card and return it within 10 days of purchase.

*California residents add 6½% sales tax ($.78)

*Managing for Success/American Dream is $18.00

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Britannica acquires Blue Chip Software.

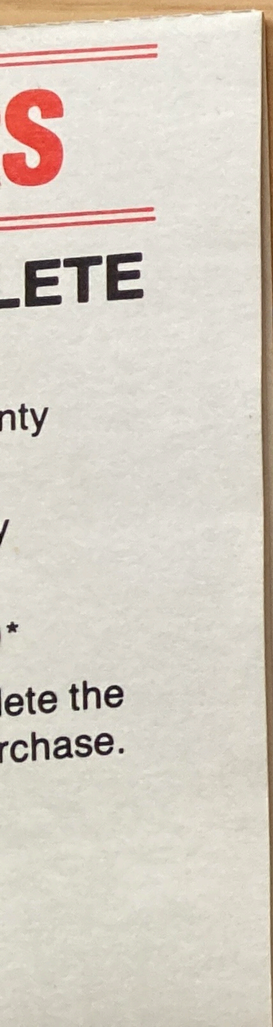
CHICAGO, 1986–The world's most respected publisher of high quality educational and resource materials, Encyclopædia Britannica, acquired Blue Chip Software.

The acquisition is a natural. Blue Chip's software is the most extensive and realistic line of investment and business simulation software available anywhere.

And Britannica is dedicated to publishing educational materials renowned for their unsurpassed quality, depth and accuracy.

Says Bob Slapin, a founder and vice president of Blue Chip Software, "Being a part of Britannica lets us

Blue Chip Software: 5 Ways



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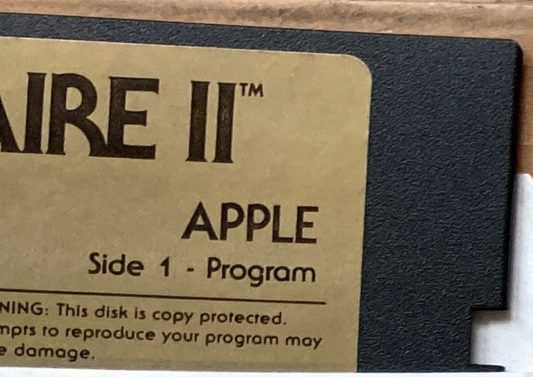

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SOFTWARE 1987 CATALOG

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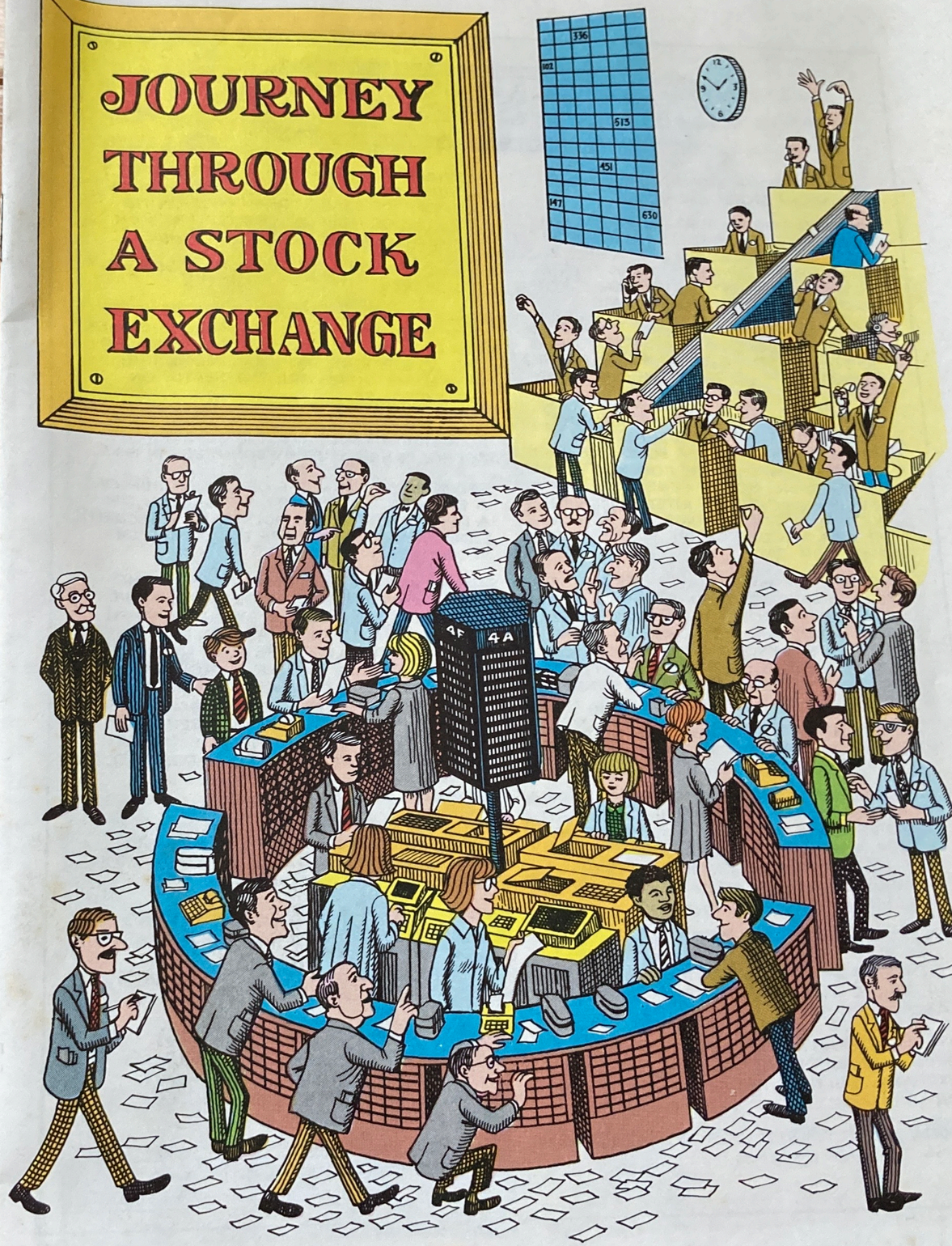
JOURNEY THROUGH A STOCK EXCHANGE



AMERICAN STOCK EXCHANGE, 86 Trinity Place, New York, N.Y. 10006

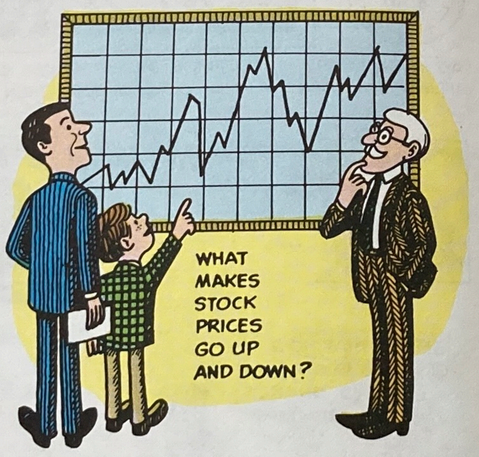
A **SPECIALIST** IS A MEMBER OF THE AMEX. HE IS PART OF A UNIT, MADE UP OF SEVERAL SPECIALISTS. WHEN A STOCK IS LISTED ON THE AMEX, IT IS ASSIGNED TO A SPECIALIST UNIT ON THE TRADING FLOOR. EACH UNIT TRADES IN MANY DIFFERENT STOCKS. A SPECIALIST PERFORMS HIS DUTIES UNDER STRICT RULES OF THE EXCHANGE, AND THE SECURITIES AND EXCHANGE COMMISSION, AN AGENCY OF THE U.S. GOVERNMENT.

SPECIALISTS HELP PROVIDE A **CONTINUOUS AND ORDERLY MARKET** IN ISSUES ASSIGNED TO THEM BY THE EXCHANGE. A **CONTINUOUS** MARKET IS ONE IN WHICH AN INVESTOR CAN **BUY** OR **SELL** STOCK ANY TIME DURING TRADING HOURS. IN AN **ORDERLY** MARKET THE INVESTOR CAN BUY OR SELL AT A PRICE WHICH IS ALWAYS THE SAME AS, OR CLOSE TO, THE LAST SALE. FOR EXAMPLE, IF A **HUNDRED** INVESTORS WANTED TO **BUY** CMF AT 30⅛ BUT **NO ONE** WANTED TO **SELL** AT OR NEAR THE BID PRICE, THERE WOULDN'T BE A CONTINUOUS MARKET IN THIS STOCK.

TO PREVENT THIS FROM HAPPENING, THE SPECIALIST IN CMF IS EXPECTED TO SELL HIS OWN CMF STOCK AT A PRICE NEAR THE LAST SALE. SIMILARLY, IF A NUMBER OF INVESTORS WANTED TO SELL, AND NO ONE WANTED TO BUY, THEN THE **SPECIALIST** IS OBLIGED TO BUY THE STOCK AT A PRICE CLOSE TO THE LAST SALE.

THE SPECIALIST HAS ANOTHER IMPORTANT JOB TO DO. WHEN A FLOOR BROKER GETS AN ORDER "AWAY" FROM THE MARKET--THAT IS, AT A PRICE **UNDER** OR **OVER** THE CURRENT MARKET PRICE--HE LEAVES IT WITH THE SPECIALIST REGISTERED IN THAT STOCK, SINCE HE IS TOO BUSY TO WAIT AROUND FOR A MATCHING ORDER. THEN, IF THE PRICE IN THAT STOCK DROPS OR RISES TO A LEVEL WHICH PERMITS THE ORDER TO BE FILLED, THE SPECIALIST WILL EXECUTE THE ORDER FOR THE FLOOR BROKER WHO LEFT IT WITH HIM.

THE SPECIALIST FILES THOSE ORDERS LEFT WITH HIM IN SLOTS, OR PIGEONHOLES, ON THE OUTSIDE OF EACH TRADING POST. BECAUSE HE ACTS FOR OTHER BROKERS IN THIS WAY, THE SPECIALIST IS OFTEN CALLED A "BROKER'S BROKER."



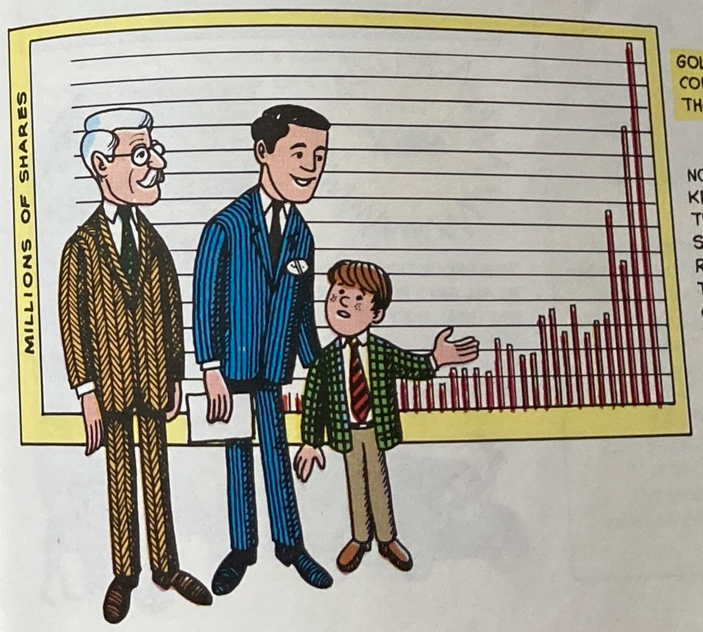
ANY NUMBER OF REASONS. GENERALLY WHEN MORE PEOPLE WANT TO **BUY** THAN TO SELL, THE PRICE TENDS TO GO **UP.** IF MORE PEOPLE WANT TO **SELL** THAN TO BUY, THE PRICE GOES **DOWN.**

WHO BUYS AND SELLS STOCKS AND BONDS BESIDES MY GRANDPA?

PORTRAIT OF AN INVESTOR

NEARLY 43 MILLION AMERICANS OWN STOCKS DIRECTLY, OR ABOUT ONE OUT OF EVERY SIX PERSONS. INVESTORS HAVE MANY FACES, MANY NAMES AND COME FROM ALL PARTS OF THE COUNTRY. NEARLY 3 MILLION MINORS OWN STOCK KEPT IN TRUST BY AN ADULT. BUT INVESTORS GENERALLY ARE WOMEN AND MEN WHO LIVE IN CITIES SUCH AS CHICAGO, NEW YORK OR LOS ANGELES.

INVESTORS TRADE HUNDREDS OF MILLIONS OF SHARES, VALUED AT BILLIONS OF DOLLARS, EACH YEAR ON THE AMEX.



GOL-LEE! MY 12 SHARES COULD GET LOST IN ALL THOSE NUMBERS-!

NOT LIKELY. THE AMEX KEEPS A RECORD OF ALL TRANSACTIONS, LARGE OR SMALL. ITS RULES AND REGULATIONS ARE DESIGNED TO PROTECT THE INTERESTS OF ALL INVESTORS, WHETHER THEY HOLD 12 SHARES OR 12,000 SHARES OR MORE.

MILLIONAIRE II™

4. Minus a 30% tax on the gross profit made on all stocks and options at current prices. If you lose money on a transaction, you will receive a 30% tax credit.

Researching Your Purchase

Before you buy a stock, you can research the company, price trends, past and present reports in the Financial Journal...anything that can help you predict future performance.

Corporate History

One way to research a stock is by reading the corporate history. Typing D for *Description* in the main menu will result in the display of a menu where you can select a company to get its historical background. To read the company history, move the menu bar to the appropriate company and press <ENTER>.

Once you have read the company history, you may wish to research how the company has fared in previous reports in the Financial Journal. Type N for *News* to display the week's Financial Journal (this information was seen previously as you began the week). At this point, you may research the Financial Journal all the way back to week 14. To read news reports in reverse chronological order, press the up and down arrow keys. <HOME> and <END> will take you to the top and bottom of the news messages.

When you have finished reading the news, press <ESC> to display stock price changes. Then press any key to return to the main menu.

Graphs

The stock graph shows the fluctuations of a particular corporation. Past stock

Graph Menu

Overall Market	Industries	Companies
Stock Market	Automobile Industry	Ford Motor Chrysler General Motors
	▸ Computer Industry	Digital Equipment Hewlett-Packard Unisys
	Oil & Gas Industry	Gulf Oil Shell Oil Texaco
	Aerospace Industry	Boeing Lockheed General Dynamics
	Food Industry	General Mills Beatrice Foods United Brands

Select second trend to graph...

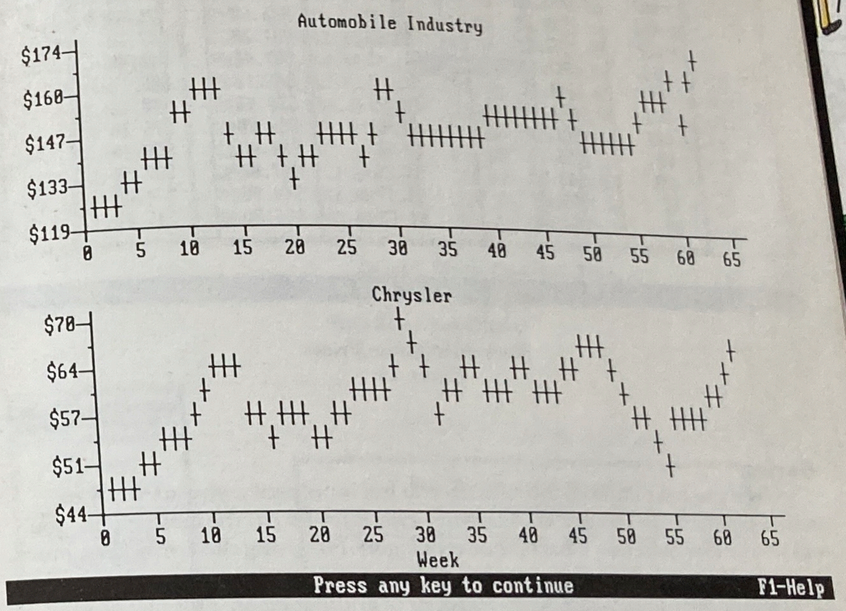
↓→↑← <Enter> to Select <Esc> to Cancel F1-Help

Graph Menu
Figure 11

price performance may give clues to future changes. Typing G for *Graphs* in the main menu will display the graph menu. (See Figure 11.)

From the graph menu, you can view either a single item by itself, or two graph items at the same time. (See Figure 12.) To view one item, press <ENTER> twice when you have positioned the menu bar on the item you have selected. To select two items for simultaneous viewing, press <ENTER> once on the first item, move the menu bar to your second item and then press <ENTER> again.

To see prior weeks that are not displayed on the graph, press the left arrow or <HOME> keys. The right arrow or <END> keys will move in the opposite direction.

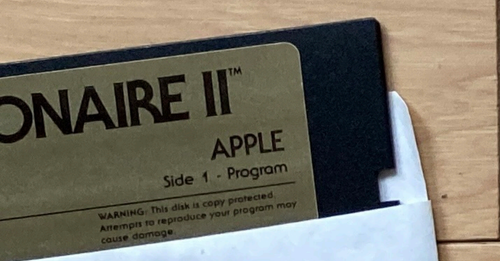


Two Item Graph
Figure 12

Weekly Prices

Typing C for *Costs* in the main menu will display the current stock and option prices. (See Figure 13.) The columns labeled *Call* and *Put* are the *striking prices* for the respective type of option. In Millionaire II, the striking price of a call option is $5.00 above the current stock price, and a put option is $5.00 below the current stock price. An option will expire 26 weeks from the purchase week.

Once the prices are displayed, you can press any key to return to the main menu.



Britannica acquires

(Continued from page 1)

Actually, Britannica is no stranger to the educational software market. They also publish DesignWare programs, a line of entertaining learning software that can be personalized to grow with each child, and EduWare programs, learning software with a more traditional step-by-step instructional approach.

Crystal Lake on map

(Continued from page 1)

His classes have also been mentioned on major TV and radio stations as well as in hundreds of other magazines including several financial publications like *Financial Services Times* and *Financial Product News*.

After completing Mr. Lapp's Blue Chip program, students end up with more financial savvy than the average college graduate.

In fact, most adults are hard pressed to tell you the differences between *puts* and *calls*, *long* and *short positions*, *Fannie Mae* and *Fed*. But not the students in Mr. Lapp's Blue Chip classes.

Blue Chip's financial and business simulation programs have proven extremely effective over a wide range of educational and classroom uses--from fifth grade through college.

All three programs, ***Millionaire, Tycoon*** and ***Baron***, are also available in a special curriculum package called ***The Economics Challenge***, which includes a wealth of classroom materials.

BLUE CHIP SOFTWARE

Published by DesignWare® Inc.
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Call toll-free (800) 572-2272 to order or to obtain the name of a dealer near you. Or write Blue Chip Software, Dept. 687, 185 Berry St., San Francisco, CA 94107.

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Blue Chip Software: 5 Ways

(Continued from page 1)

The amazing thing is that *anyone* can do it. All it takes is a few fun-filled hours with any one of Blue Chip's five simulation programs.

The five simulations include ***Millionaire, Tycoon, Baron, Squire*** and ***Managing for Success***.

All five are available directly from Blue Chip Software (see order form below) or at computer software centers everywhere.

Plus, just for educators, there's **The Economics Challenge**. It's a special three-product package that also includes classroom materials.

For more detailed information on these unparalleled simulation programs, see pages 2 and 3.

Can you afford not to learn more about how to invest your money? Or about how to run a business? Don't miss out on the experience--or the fun of it!

Order your Blue Chip Software Right Away!

Call **800-572-2272** (orders only) (in California 415-546-1866)

Qty	Program Title	Computer Format	Unit Price	Amount

All Blue Chip programs require a disk drive. Subtotal

CA residents Add 6½% Sales Tax

TOTAL

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School or Company

Address

City State Zip

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☐ Check or money order enclosed (make check payable to DesignWare, Inc.)

☐ Purchase order attached (Schools only – terms Net 30 days)

☐ Charge to my ☐ VISA® ☐ MasterCard® Exp Date Mo. Yr.

Please send me your FREE Catalogs for ☐ DesignWare ☐ EduWare ☐ Lab Packs

Signature

(Allow 6-8 Weeks for delivery.)

Send completed order form to Blue Chip Software, Dept. 687, 185 Berry St., San Francisco, CA 94107

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The acquisition is a natural. Blue Chip's software is the most extensive and realistic line of investment and business simulation software available anywhere.

And Britannica is dedicated to publishing educational materials renowned for their unsurpassed quality, depth and accuracy.

Says Bob Slapin, a founder and vice president of Blue Chip Software, "Being a part of Britannica lets us continue to provide timely, high quality programs in addition to opening up new opportunities for us."

Britannica's Stanley Frank, president of Britannica Learning Corporation feels, "Acquiring Blue Chip Software positions us to move into business and professional training as well as the college arena."

*(See **Britannica**, page 4)*

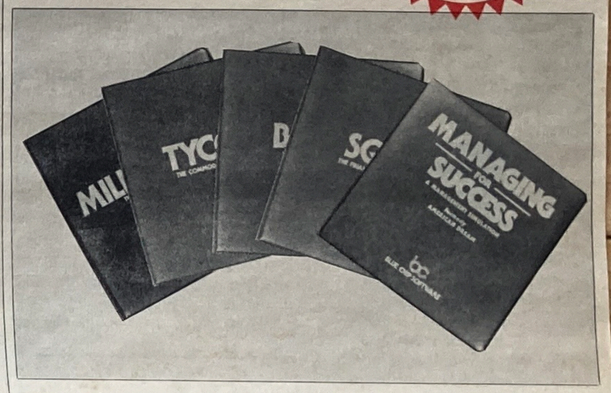
Blue Chip Software puts Crystal Lake, IL on the map.

CRYSTAL LAKE, IL. – Charles Lapp's social studies class has received more press in the past year than many professional economists receive in a lifetime.

It's all because of Blue Chip's investment simulation programs: ***Millionaire*** (stocks), ***Tycoon*** (commodities) and ***Baron*** (real estate).

Because of their newly acquired investment knowledge, Mr. Lapp's classes have been written up in *Forbes, Parents, Newsweek, Time, Family Computing, T.H.E. Journal,* even *Vogue* and *Playboy*.

*(See **Crystal Lake**, page 4)*



Blue Chip Software: 5 Ways *to Make Money and Have Fun.*

Computer owners the world over are quickly picking up the ins and outs of high finance and big business. They're investing millions. And often doubling their money. Best of all, they never lose a dime.

(See 5 WAYS, page 4)

In Business Today

Blue Chip's stock market simulation, ***Millionaire***, is so realistic it even has political, social and economic events that cause the market to fluctuate.

(Story on page 2)

* * *

The commodity market simulation, ***Tycoon***, lets players trade everything from gold and foreign currency to oil and coffee. And like the *real* commodity market, it's totally unpredictable.

(Story on page 2)

* * *

To learn what it takes to make money in real estate, players choose ***Baron***. It includes commercial, residential and undeveloped property investment strategies.

(Story on page 2)

* * *

Squire, a real life exercise in money management, starts players off at age 35 with a net worth of $70,000. Or lets them set their own *real life* parameters. The goal is to retire as a millionaire at 55.

(Story on page 3)

* * *

Managing for Success is a business simulation that makes players the CEO of a major corporation. They get firsthand experience in dealing with inventories, pricing, marketing, factory operations and more.

(Story on page 3)

TODAY'S CONTENTS

Family Cashes in with Stocks	2
Learning the Commodities Market	2
Building a Personal Real Estate Empire	2
Middle-aged Retirement	3
Climbing the Corporate Ladder	3

The Harrison family made a million in the stock market. So can you.

The Harrisons started with just $10,000. So will you. With *Millionaire.*

Each week (77 in all), you'll buy and sell stocks from *Blue Chip* companies like IBM, GM, and others.

Just like *real life,* stock prices are effected by market conditions and world events. You'll even learn about *puts, calls, margins* and *net worth.*

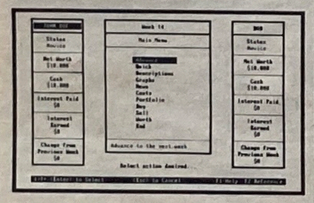
So, to get your feet wet in the stock market--without taking a financial bath--spend a few fun-filled hours with ***Millionaire.*** Soon you'll be making millions, too.

Macintosh™ (128K)	$59.95
Commodore 64/128™ (64K)	$29.95
Atari™ 800/XL/XE™ (48K)	$29.95

New for IBM® and Apple®! Millionaire II

Millionaire II has everything the original game has--and more.

It now has 90 weeks of play, new company information, color, better graphing--even a 2-player option.



Plus, it's menu-driven, and you can change interest rates and commissions, calculate interest on cash, and *sell short.*

So, for the ultimate in a stock market simulation--invest in ***Millionaire II.*** And make it even more fun to make millions.

IBM® PC/PCjr and compatibles (256K)	$59.95
Apple® II series (128K)	$59.95

Alex Woods learned the long and short of making money in the commodity market. You will too.

Like most people, Alex Woods was confused by the complexity of the commodity market.

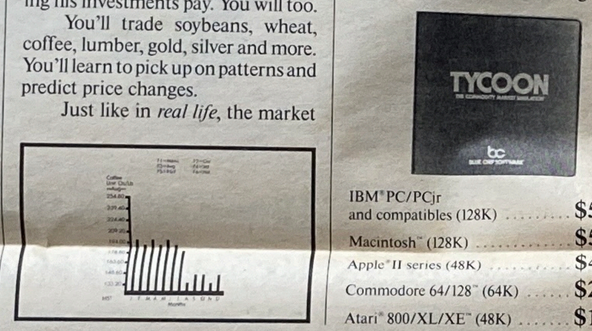
For starters, there were all these unfamiliar terms, like *hedgers* and *speculators* or *long* and *short positions.*

But with ***Tycoon***, The Commodity Market Simulation from Blue Chip Software, Alex quickly learned the terms *and* the strategies for making his investments pay. You will too.

You'll trade soybeans, wheat, coffee, lumber, gold, silver and more. You'll learn to pick up on patterns and predict price changes.

Just like in *real life*, the market will be closely tied to seasonal patterns, unusual weather and other world events. In fact, you'll even be charged brokerage fees and taxes.

If you've always wanted to understand the long and short of commodities--without getting short-changed--sit down with ***Tycoon***. And get a taste of the high-powered world of commodities trading.

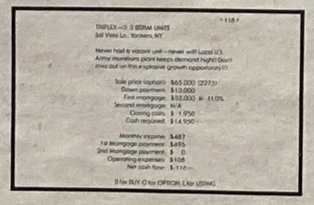


IBM® PC/PCjr and compatibles (128K)	$59.95
Macintosh™ (128K)	$59.95
Apple® II series (48K)	$49.95
Commodore 64/128™ (64K)	$29.95
Atari® 800/XL/XE™ (48K)	$19.95

Carol & William Walker built a personal empire--worth millions--through real estate. Why don't you?

Carol and William Walker started with just $35,000. And in five years they had made a million.

With ***Baron***, The Real Estate Simulation from Blue Chip Software, you too can make your fortune in real estate.



Learn how to leverage your cash to invest in *residential, commercial* and *undeveloped properties.* Understand when it's profitable to take out a *second mortgage.* And why options are a viable option.

In ***Baron***, the mortgage and property appreciation rates are not just random numbers. They're based on *real life* historical models of the real estate market.

There are real life events, like economic swings, bank failures and natural disasters that will impact your net worth. In fact, you're even charged escrow fees, commissions and taxes.

If you've always wanted to be a land owner--but didn't want to land in the poorhouse--invest some time in ***Baron***. And discover the economic power just waiting to be tapped in the world of real estate.

IBM® PC/PCjr and compatibles (128K)	$59.95
Macintosh™ (128K)	$59.95
Apple® II series (48K)	$49.95
Commodore 64/128™ (64K)	$29.95

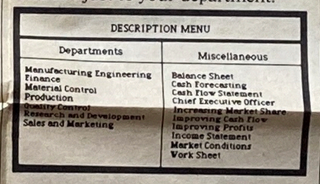
The three words heard most often about Blue Chip Software? "Innovative. Straightforward. Easy- to-use."

Aspiring manager, Henry Jordan, has what it takes to make it to the top. Do you?

Though Henry was just promoted to manager, he thought he had what it takes to head a multi-million dollar company. Like you, he just needed the chance to prove it.

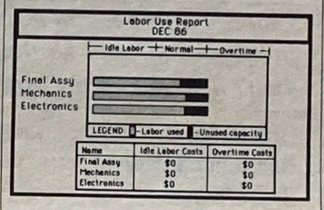
Managing for Success, a new business simulation program from Blue Chip Software, gives you that chance.

You start out as the CEO of a $100 million dollar corporation. You'll quickly learn that the most important part of climbing the ranks is to make good decisions. Ones that are beneficial to the entire company and not just to your department.



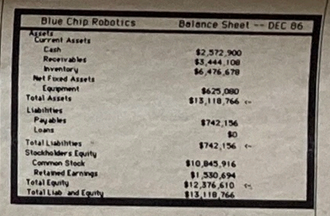
DESCRIPTION MENU	
Departments	Miscellaneous
Manufacturing Engineering Finance Material Control Production Quality Control Research and Development Sales and Marketing	Balance Sheet Cash Forecasting Cash Flow Statement Chief Executive Officer Increasing Market Share Improving Cash Flow Improving Profits Income Statement Market Conditions Work Sheet

You'll get first hand experience in dealing with inventories, pricing, marketing, factory operations, and more. And you'll discover the impact of short-term and long-term decisions.



Name	Idle Labor Costs	Overtime Costs
Final Assy	$0	$0
Mechanics	$0	$0
Electronics	$0	$0

To make sure you're making the *right* decisions, you'll learn how to look at financial statements, market and labor reports and other information that's vital to a company's operations.



Blue Chip Robotics	Balance Sheet -- DEC 86
Assets	
Current Assets	
Cash	$2,572,900
Receivables	$3,444,108
Inventory	$6,476,678
Net Fixed Assets	
Equipment	$625,080
Total Assets	$13,118,766
Liabilities	
Payables	$742,156
Loans	$0
Total Liabilities	$742,156
Stockholder's Equity	
Common Stock	$10,845,916
Related Earnings	$1,530,694
Total Equity	$12,376,610
Total Liab. and Equity	$13,118,766

Plus, with the program's environmental editor, you can personalize the program to look and feel just like the company you actually work for.

So if you'd like to see how far you can go in business--without waiting around for that "big break"--put in some time with ***Managing for Success***. And see how far *you* can go.

IBM® PC/PCjr and compatibles (256K)	$59.95

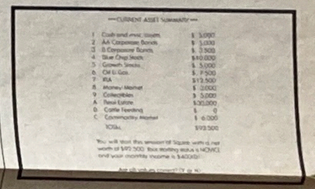
A middle class, middle-aged couple retires as millionaires. Will you?

They started planning for their future a little late. At age 35. Sound familiar?

But by the time they reached 55, they had turned $70,000 into $1 million.

Find out how you can do it too. Play ***Squire***, The Financial Planning Simulation from Blue Chip Software.

By playing Squire, you'll quickly learn how to set financial goals. And how to create a strategy for achieving them.



You can even set your own real life goals by using your actual income and other personal and financial information.

You'll learn to build a nest egg with a variety of investments including stocks, bonds, commodities, real estate, annuities and more.

Because Squire is so remarkably realistic, you'll take into consideration the inflation rate, taxes, the cost of college educations--even food, insurance and medical bills.

If you want to take a peek at your financial future--instead of just waiting to be surprised--enjoy a few games of ***Squire***. Then apply what you've learned to the *real game* of life.

IBM® PC/PCjr and compatibles (128K)	$59.95
Macintosh™ (512K)	$59.95
Apple® II series (64K)	$49.95